

Cigna Medicare Surround®

Cigna Medicare RX®

For Retirees of Loudoun County Government

Presented by Cigna, June 2014

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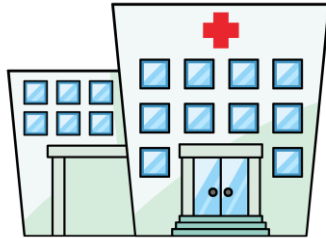


TODAY'S AGENDA

- Understanding Medicare
- What's Changing?
- Cigna Medicare Surround Plan
 - includes Vision Services
- Cigna Medicare Rx Plan
- Healthy Rewards Discount Program
- Pre-Enrollment Assistance

UNDERSTANDING MEDICARE

The A's, B's, C's, and D's



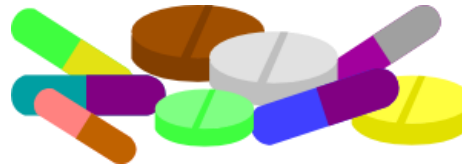
Medicare Part A – Hospital Insurance

Inpatient Hospital
Skilled Nursing Facilities
Home Health Care
Hospice Care



Medicare Part B – Medical Insurance

Doctor's Office Visits
Lab Work and Diagnostic Tests
Outpatient Procedures
Durable Medical Equipment



Medicare Part D – Prescription Drug Coverage

Insurance that helps with drug costs
Implemented January 1, 2006

Cigna Medicare Surround is a supplemental plan for Medicare Parts A & B.
Cigna Medicare Rx is a Part D Prescription Drug plan approved by Medicare.

WHAT'S CHANGING?

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WHAT'S CHANGING?

- No network needed for medical care!
 - Your doctor still needs to accept Medicare assignment
- New ID Cards
 - Cigna Indemnity Medical Card
 - Cigna Medicare Rx (PDP) Card
- New mail order prescription provider
 - Submit your mail order prescriptions to Cigna Home Delivery Pharmacy after May 1
- Cigna Vision Network
 - For routine vision care

What's NOT Changing?

- No change to your dental coverage – Delta Dental
- No change to your monthly premiums



Cigna Medicare Surround® (Medical Plan)

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UNDERSTANDING CIGNA MEDICARE SURROUND

- The **Cigna Medicare Surround** indemnity medical plan helps pay some of the health care costs that your Medicare Part A or Part B do not cover.
- With the **Cigna Medicare Surround** plan you have the freedom to choose any health care professional that accepts Medicare.
- Your out-of-pocket costs may be lower when you use a health care professional who accepts Medicare assignment.
- To find doctors who accept Medicare, or to learn more about Medicare benefits and services, visit www.medicare.gov or call 1-800-MEDICARE 24 hours a day, 7 days a week. TTY users call 1-877-486-2048.



YOUR CIGNA MEDICARE SURROUND PLAN

How it works

- **Cigna Medicare Surround** is available only if you and/or your eligible dependent qualify for Original Medicare benefits (Part A and Part B).
 - It is important for you to enroll in Part A and Part B Medicare coverage. Coverage under the Cigna Medicare Surround plan depends upon you being covered by both Medicare Part A and Part B.
 - Medicare typically pays 80% for most expenses. Cigna's benefit is based on the remaining 20%.
 - If you do not enroll in Medicare, we will assume the amount payable under Part A and/or Part B has still been paid by Medicare.
- You will need to use your **Medicare Red, White, and Blue ID card** and your new **Cigna Medicare Surround indemnity medical ID card** when you go to the doctor or hospital.
 - Expenses covered by Cigna Medicare Surround must be submitted to Medicare before being considered for payment.
 - Your health care professional will send the claim directly to Medicare.
 - Medicare will pay the claim and send the claim electronically to Cigna for additional benefits.



YOUR CIGNA MEDICARE SURROUND PLAN

ID cards

When you go to the doctor or hospital, show **both of these two cards.**



MEDICARE HEALTH INSURANCE

1-800-MEDICARE (1-800-633-4227)

NAME OF BENEFICIARY
JANE DOE

MEDICARE CLAIM NUMBER
000-00-0000-A

SEX
FEMALE

IS ENTITLED TO
HOSPITAL (PART A) MEDICAL (PART B)

EFFECTIVE DATE
07-01-1986

SIGN HERE → Jane Doe



myCigna.com

Legal entity name
Coverage effective date: MM/DD/CCYY
Group: 1234567
ID: **U23456789 01**
Name: **John Public**

Indemnity

Cigna®

ID card acct name
DOI

Cat#

YOUR CIGNA MEDICARE SURROUND PLAN

Benefit highlights

Benefit highlights	Cigna Medicare Surround Plan
Calendar Year Deductible	Not Applicable
Out of Pocket Maximum	\$2,500
Inpatient Hospital	\$200 Per Admission Copay
Skilled Nursing Facility	\$50 Per Admission Copay
Primary Care Physician	\$15 Per Visit Copay
Specialist	\$30 Per Visit Copay
Emergency Room	\$50 Per Visit Copay
Outpatient Hospital – Surgery	\$100 Per Visit Copay
Outpatient Hospital – Non Surgical	\$30 Per Visit Copay
Part B Home Health Care	Covered at 100%
Durable Medical Equipment and Supplies	Covered at 100%

The benefit information provided herein is a brief summary, but not a comprehensive description of available benefits. Additional information about benefits is available to assist you in making a decision about your coverage.



YOUR CIGNA MEDICARE SURROUND PLAN

Vision Services – Cigna Vision Network

IN-NETWORK BENEFITS	
Vision Exam (Routine, Once Per Year)	\$30 Per Visit Copay
Hardware (Contact Lenses, Frames) (Once Every Two Years)	Cigna will pay maximum allowance of \$80 for hardware
Lenses	Covered at 100%
Therapeutic (Medically Necessary) Contact Lenses	Covered at 100%
OUT-OF-NETWORK BENEFITS	
Vision Exam (Routine, Once Per Year)	Cigna will pay maximum allowance of \$45
Single Lenses	Cigna will pay maximum allowance of \$32
Bifocal Lenses	Cigna will pay maximum allowance of \$55
Trifocal Lenses	Cigna will pay maximum allowance of \$65
Lenticular Lenses	Cigna will pay maximum allowance of \$80

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CIGNA VISION NETWORK

- If you select an eye doctor from Cigna Vision's network, you'll save the most money.
- All of the eye care professionals in our network meet the high standards of the National Committee of Quality Assurance (NCQA).

There are two ways to find a quality eye doctor in your area:

1. Go to Cigna.com and click on the orange Find a Doctor tab at the top. Then select "Eye Doctor" from the list below and click on the "Cigna Vision Directory" link.
2. Call the toll free number found on your Cigna insurance card and talk to a Cigna Vision Customer service representative.

IMPORTANT : If you decide to see a doctor who's not in the network, you'll have to pay the total amount due at your appointment. To get reimbursed, you'll need to submit a Cigna Vision claim form with an itemized receipt.



ENROLLMENT INFORMATION

- **Who is eligible to enroll?**
 - You must be entitled to Medicare Part A and/or enrolled in Medicare Part B
- **What if my spouse (or other dependents) are under age 65?**
 - Dependents under 65 will be enrolled in the Cigna POS or other Cigna plan until they become Medicare eligible. There is no change to their plan or coverage at this time.
- **What if my spouse is over age 65 and I am not?**
 - Your spouse will be enrolled in Cigna Medicare Surround and Cigna Medicare Rx and you will be enrolled in the Cigna POS or other Cigna plan until you become Medicare eligible.
- **How do I enroll?**
 - You will be enrolled automatically unless you opt out in writing by June 15, 2014.

ONLINE RESOURCES

mycigna.com

Our secure, personalized customer website provides you with information and tools to help manage your health.

These include:

- Information on available Cigna programs
- Interactive tools to explain specific conditions and compare treatment options
- Medical claim information
- Information on network doctors, hospitals and pharmacies
- Healthwise® online medical encyclopedia
- Health assessment



Cigna Medicare RX® (Pharmacy Plan)

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UNDERSTANDING MEDICARE

Medicare Part D

- Medicare Part D provides prescription drug coverage through private insurers.
- Medicare Part D plans may be different from other prescription drug plans you've had before, and can include different drug cost-sharing tiers, a coverage gap, and catastrophic coverage.
- You should show your Medicare Part D ID card each time you pick up prescription drugs.



Cigna Medicare Rx (PDP) is a Medicare approved Part D prescription drug plan

UNDERSTANDING MEDICARE

Medicare Part D

- Medicare Part D plans use a drug list called a Formulary, which is a list of prescription drugs that a Medicare drug plan will cover subject to limits and conditions. This drug list is approved by CMS.
- Medicare defines the types of drugs included in Part D plans based on the medical and pharmacy needs of seniors.
- Since Medicare Part D is designed to meet the specific needs of seniors, some drugs and other items – cosmetics, over the counter medications, cough/cold medications, weight loss/gain drugs, prescription vitamins and others – are excluded by Medicare.

UNDERSTANDING MEDICARE

Part B vs. Part D

- Medicare requires certain medications and durable medical equipment (such as diabetic test strips, lancets, and wheelchairs) be covered under Medicare Part B.
 - Even if you buy these items at a pharmacy, they may not be covered by your pharmacy plan.
 - Many pharmacies can bill your medical plan directly if you ask.
- Sometimes, where or why you receive a drug or service determines how it is covered. Vaccinations are one example of this.
 - Vaccinations, like the ones against shingles, are covered by Medicare Part D if you get the vaccine at the pharmacy.
 - Other vaccinations, like the ones against the seasonal flu, are covered by Medicare Part B.

YOUR CIGNA MEDICARE RX (PDP) PLAN

Excellent Coverage and Access:

- Our expansive drug list includes over 6,000 medications and the most commonly used drugs for Medicare-eligible individuals.
- A broad network of over 62,000 pharmacies in all 50 states and the District of Columbia ensures you'll have easy access to pharmacies.
- Or save time and money by getting prescriptions delivered directly to your home with Cigna Home Delivery Pharmacy.
 - Up to a 90-day supply of your medication mailed directly to your home.
 - Convenient ordering is available by phone, online, or by mail.
 - Free delivery of your prescriptions.*
 - Refill reminders help ensure you don't miss a dose.
 - FDA-approved medications.
 - Confidential, tamper-resistant packaging.
 - Pharmacists available day or night to answer your questions.

* Standard shipping. Additional charges apply for rush delivery.



YOUR CIGNA MEDICARE RX (PDP) PLAN

Exceptions and transitional benefits

Understanding Your Plan

- If a medication has a direct therapeutic alternative (such as a generic equivalent) on our drug list, it may not be covered.
- Other medications may be subject to specific rules before they will be covered.

Exceptions

- If you are taking a drug that is not covered or has limited coverage with Cigna, talk to your doctor about other alternatives.
- If an alternative drug is not available, your doctor can request an exception. If approved, you can continue taking the drug for the time specified.

Transitional Benefits

- While you are talking with your doctor about what to do, Cigna will cover a temporary 31-day supply (or less, if you have a prescription written for fewer days) of the drug any time within the first 90 days you are in the plan.



YOUR CIGNA MEDICARE RX (PDP) PLAN

Clinical Expertise:

- Cigna Medicare Rx (PDP) provides several automatic clinical programs to protect your health and save you money.

It's like having your own personal advisor!

- We can help save you money by regularly identifying lower-cost alternatives to higher-cost prescriptions:
 - We automatically review conditions impacting retirees and the medications they are taking.
 - If lower-cost options are available, individuals can be notified of those opportunities on a weekly basis!
- We will also review your medications and help identify potential drug safety issues caused by multiple prescriptions.



YOUR CIGNA MEDICARE RX (PDP) PLAN

How it works

- Cigna Medicare Rx (PDP) uses a drug list with 4 cost-sharing tiers, or coverage levels:
 - Tier 1: Most Generic Drugs
 - Tier 2: Preferred Brand Drugs
 - Tier 3: Non-Preferred Brand Drugs
 - Tier 4: Specialty Tier

*Based on the top 100 Part D prescription drugs used by Medicare-eligible customers. The 1% of drugs not covered are brand-name drugs with covered generic equivalent available.



YOUR CIGNA MEDICARE RX (PDP) PLAN

Understanding your coverage

What You Pay for Coverage:

30-Day Supply

- Tier One \$10
- Tier Two \$20
- Tier Three \$40
- Tier Four \$40

What You Pay for Coverage:

90-Day Supply (Home Delivery)

- Tier One \$20
- Tier Two \$40
- Tier Three \$80
- Tier Four \$80

What You Pay in the Coverage Gap (“Donut Hole”):

- You will continue to pay the copays listed above when you reach the Coverage Gap.

Catastrophic Coverage:

- Once you reach the \$4,550 out-of-pocket limit, you will pay the greater of 5% coinsurance or reduced co-pays (\$2.65 or \$6.60, depending on the drug) for the remainder of the year

The benefit information provided herein is a brief summary, but not a comprehensive description of available benefits. Additional information about benefits is available to assist you in making a decision about your coverage. This is an advertisement; for more information contact the plan.

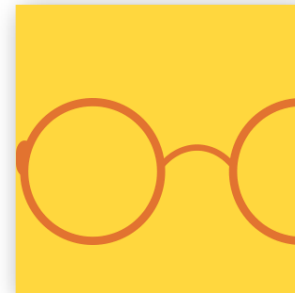
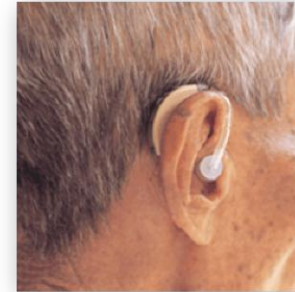


DISCOUNTS ON PRODUCTS AND PROGRAMS

Healthy Rewards® Program*

Discounts and savings on health and wellness programs and services not covered by Original Medicare, such as:

- Hearing aids and exams
- Vision exams, eyewear and laser vision care
- Chiropractic, acupuncture and massage therapy
- Weight and nutrition programs
- Fitness clubs
- Smoking cessation
- Natural supplements and over-the-counter essentials



CALL 800-870-3470 FOR DETAILS

•Healthy Rewards is a discount program. Some Healthy Rewards programs are not available in all states. A discount program is NOT insurance, and the customer must pay the entire discounted charge.

Cigna®

WHAT DO I NEED TO DO?

- You will be automatically enrolled in the Cigna Medicare Surround and Cigna Medicare Rx plans if you are currently enrolled in the Humana plan or have completed a retiree health plan enrollment form (post-65).
- If you do not want to be enrolled in this plan, complete an Enrollment Change / Cancellation Form and submit it to Loudoun County Benefits Office by June 15, 2014.
- Notify your doctor and pharmacy of this change and begin using your new ID cards on July 1, 2014.
- Call Cigna to set up any mail order prescriptions after July 1.
- Contact Cigna or set an appointment with a Cigna representative if you have any questions about your benefits. Contact the Loudoun County Benefits Help Line, 703-777-0517 with any questions about your enrollment and Flexible Benefits Administrators, 800-437-3539 with questions about your premiums.



WE'RE HERE TO HELP!

For more information on Cigna Medicare Surround
benefits or to talk with our Pre-Enrollment Specialists, call
1-800-244-6224 (1-800-Cigna-24)
We are available 24 Hours A Day, 7 Days A Week!

WE'RE HERE TO HELP!

For more information on Cigna Medicare Rx (PDP) benefits or to talk with a Medicare Part D specialist, call
1-800-558-9562 (TTY 711)
We are available 8 am to 8 pm, Monday through Friday

QUESTIONS?

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